

FILED
10/9/24 4:13 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Daniel J. Jones and Angela C. Jones,) Case No. 23-20545-GLT
) Chapter 13
Debtors) Related Dkt. No. 107

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors
- ☐ a motion to lift stay
as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated January 3, 2024

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtors' Plan payments shall be changed from \$ 2,796.00 to

\$ 3,222.00 per month, effective October, 2024 ; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The terms of the loan modification approved by Order of Court dated September 25, 2024 at Docket No. 104 are incorporated into the Chapter 13 Plan. Kirkland Financial, LLC, shall be paid \$1,383.59 per month effective September 1, 2024 per the Notice of Mortgage Payment Change filed September 5, 2024. Debtor's counsel shall be paid an additional \$6,680.00, subject to fee application, for a total of \$13,080.00 to be paid through the Chapter 13 Plan. This amount shall not reduce the amount being paid to general, unsecured creditors.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 9th day of October, 2024

Dated: _____


Gregory J. Taddonio hct
Chief United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb
Counsel to Debtors
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Daniel J. Jones
Angela C. Jones
Debtors

Case No. 23-20545-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 09, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Daniel J. Jones, Angela C. Jones, 1810 Filmore Street, Aliquippa, PA 15001-2008 |
| 15580131 | + Association of Specialty Physicians Inc., 1030 Beaner Hollow Road, Beaver, PA 15009-9722 |
| 15580133 | + Berkeimber Agent for Aliquippa City/SD, 50 North Seventh Street, Bangor, PA 18013-1731 |
| 15580134 | Brighton Radiology, P.O. Box 53627, Pittsburgh, PA 15253-5904 |
| 15580141 | + Daniel Nadler, MD, PC, 111 Hazel Lane, Sewickley, PA 15143-1253 |
| 15580144 | + Eastern Revenue, P.O. Box 7036, Audubon, PA 19407-7036 |
| 15580145 | + Edwin A Abrahamsen & Associates, P.C., 120 North Keyser Avenue, Scranton, PA 18504-9701 |
| 15580146 | + Elizur, 9800 A. McKnight Road, Pittsburgh, PA 15237-6032 |
| 15580150 | + Goldman & Warshaw PC, 312 W. Broad St., Quakertown, PA 18951-1278 |
| 15580151 | + HAB-DLT Berkmeimer, PO Box 25149, Lehigh Valley, PA 18002-5149 |
| 15580153 | HVMG Hospitalists, PO Box 36589, Pittsburgh, PA 15253-5907 |
| 15580152 | Heritage Valley, P.O. Box 536371, Pittsburgh, PA 15253-5905 |
| 15580157 | + LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701 |
| 15580156 | + Law Offices of Stern & Eisenberg, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403 |
| 15580158 | + National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209 |
| 15580161 | + Northstart Anesthesia of PA, P.O. Box 612625, Dallas, TX 75261-2625 |
| 15580162 | PA Department of Labor & Industry, Office of Unemployment Compensation, PO Box 60840, Harrisburg, PA 17106 |
| 15580168 | + ReSi Asset Management, LLC, 4215 NW 55th Ter, Ocala, FL 34482-8488 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 09 2024 23:58:21 | Exeter Finance LLC, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 09 2024 23:58:39 | Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Oct 09 2024 23:49:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| cr | + Email/PDF: resurgentbknotifications@resurgent.com | Oct 09 2024 23:44:15 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, UNITED STATES 29603-0587 |
| cr | ^ MEBN | Oct 09 2024 23:32:37 | SN Servicing Corporation as servicer for ReSi Ass, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631 |
| 15580129 | Email/Text: bankruptcy@sccompanies.com | Oct 09 2024 23:50:00 | 7th Avenue, 1112 7th Avenue, Monroe, WI |

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|----------|---|----------------------|---|
| | | | 53566-1364 |
| 15580132 | + Email/Text: g17768@att.com | Oct 09 2024 23:49:00 | AT&T Mobility II, LLC, c/o AT&T Services, Inc., One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693 |
| 15605152 | + Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Oct 09 2024 23:58:12 | Aidvantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville,TX 75403-3001 |
| 15580130 | Email/Text: ally@ebn.phinsolutions.com | Oct 09 2024 23:49:00 | Ally, PO Box 130424, Minneapolis, MN 55438-0902 |
| 15598938 | + Email/PDF: acg.acg.ebn@aisinfo.com | Oct 09 2024 23:44:17 | Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15585960 | + Email/Text: documentfiling@lciinc.com | Oct 09 2024 23:49:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931 |
| 15580136 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 09 2024 23:58:39 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15580135 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 09 2024 23:57:48 | Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281 |
| 15580137 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 09 2024 23:58:26 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 15580138 | + Email/Text: enotifications@santanderconsumerusa.com | Oct 09 2024 23:50:00 | Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275 |
| 15580139 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Oct 09 2024 23:58:03 | Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241 |
| 15580140 | + Email/Text: convergent@ebn.phinsolutions.com | Oct 09 2024 23:50:27 | Convergent, 800 Southwest 39th Street, Renton, WA 98057-4927 |
| 15580142 | Email/Text: mrdiscen@discover.com | Oct 09 2024 23:49:00 | Discover Bank, P.O. Box 15316, Wilmington, DE 19850 |
| 15580143 | + Email/Text: jdryer@bernsteinlaw.com | Oct 09 2024 23:49:00 | Duquesne Light Company, c/o Bernstein-Berkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15602414 | + Email/Text: jdryer@bernsteinlaw.com | Oct 09 2024 23:49:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15580147 | Email/PDF: acg.acg.ebn@aisinfo.com | Oct 09 2024 23:44:17 | Exeter Finance, c/o AIS Portfolio Services, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901 |
| 15586032 | + Email/PDF: acg.exeter.ebn@aisinfo.com | Oct 09 2024 23:57:43 | Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693 |
| 15580148 | + Email/Text: bnc-bluestem@quantum3group.com | Oct 09 2024 23:50:00 | Fingerhut/ Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820 |
| 15580149 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 09 2024 23:50:00 | GLESI, P.O. Box 7860, Madison, WI 53707-7860 |
| 15580154 | Email/Text: sbse.cio.bnc.mail@irs.gov | Oct 09 2024 23:50:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15580155 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 09 2024 23:50:00 | Jefferson Capital, PO Box 7999, Saint Cloud, MN 56302-9617 |
| 15601529 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 09 2024 23:50:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15841730 | + Email/Text: LMitchell@myfci.com | Oct 09 2024 23:50:00 | Kirkland Financial, LLC, c/o FCI Lender Services, Inc., P.O. Box 27370, Anaheim Hills, CA 92809-0112 |
| 15596886 | Email/PDF: resurgentbknofications@resurgent.com | Oct 09 2024 23:44:17 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |

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User: auto

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| 15580160 | ^ MEBN | Oct 09 2024 23:32:27 | NCB Management Services, Inc., One Allied Drive, Feasterville Trevose, PA 19053-6945 |
| 15580159 | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Oct 10 2024 00:21:10 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes Barre, PA 18773-9635 |
| 15580164 | Email/Text: bankruptcies@penncredit.com | Oct 09 2024 23:50:00 | Penn Credit Corporation, PO Box 69703, Harrisburg, PA 17106-9703 |
| 15581406 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 09 2024 23:50:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 16442105 | + Email/PDF: ebnotices@pnmac.com | Oct 09 2024 23:58:00 | PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410 |
| 15580165 | + Email/Text: ebnjts@grblaw.com | Oct 09 2024 23:49:00 | Peoples Natural Gas Company, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15601072 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 09 2024 23:44:02 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15580166 | + Email/PDF: resurgentbknotifications@resurgent.com | Oct 09 2024 23:44:02 | Pinnacle Credit Services, LLC, Cellco Partnership d/b/a Verizon Wires, PO Box 10587, Greenville, SC 29603-0587 |
| 15580167 | + Email/Text: bnc-quantum@quantum3group.com | Oct 09 2024 23:50:00 | Quantum3 Group LLC, CF Medical LLC, P.O. Box 788, Kirkland, WA 98083-0788 |
| 15591950 | + Email/Text: bknotices@sns.com | Oct 09 2024 23:50:00 | ReSi Asset Management, LLC, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305 |
| 15602673 | Email/Text: bankruptcy.accounts@wakeassoc.com | Oct 09 2024 23:49:00 | SKIN PATHOLOGY ASSOCIATES, LLC, C/O WAKEFIELD & ASSOCIATES, LLC, PO BOX 51272, KNOXVILLE, TN 37950-1272 |
| 15580169 | Email/Text: bknotices@sns.com | Oct 09 2024 23:50:00 | SN Servicing Corporation, 323 5th Street, Eureka, CA 95501 |
| 15585226 | + Email/Text: enotifications@santanderconsumerusa.com | Oct 09 2024 23:50:00 | Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275 |
| 15580170 | Email/Text: bankruptcy@sunrisecreditservices.com | Oct 09 2024 23:49:00 | Sunrise Credit Services, P. O. Box 9100, Farmingdale, NY 11735-9100 |
| 15580171 | + Email/Text: bankruptcydepartment@tsico.com | Oct 09 2024 23:50:00 | Transworld Systems, 300 Penn Center Boulevard, Suite 600, Pittsburgh, PA 15235-5506 |
| 15588047 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 09 2024 23:50:00 | US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 15580172 | + Email/Text: jill.locnikar@usdoj.gov | Oct 09 2024 23:50:00 | United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. United States Court, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956 |
| 15580173 | Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 09 2024 23:50:00 | United States Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973 |

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Kirkland Financial, LLC |
| cr | *+ | Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

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| | | |
|----------|-----|---|
| cr | *+ | Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15580163 | ##+ | Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17104-3425 |

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brent J. Lemon | on behalf of Creditor Kirkland Financial LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Denise Carlon | on behalf of Creditor Kirkland Financial LLC dcarlon@kmlawgroup.com |
| Jeffrey Hunt | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Lauren Moyer | on behalf of Creditor SN Servicing Corporation as servicer for ReSi Asset Management LLC bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com |
| Lauren M. Lamb | on behalf of Debtor Daniel J. Jones julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Lauren M. Lamb | on behalf of Joint Debtor Angela C. Jones julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| William E. Craig | on behalf of Creditor Exeter Finance LLC wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com |

TOTAL: 10